

**Information to identify the case:**

Debtor 1	<u>Ronald E. Garrett</u>	Social Security number or ITIN	xxx-xx-9405
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-22780-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald E. Garrett

11/13/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald E. Garrett  
Debtor

Case No. 17-22780-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 13, 2023

User: auto  
Form ID: 3180W

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:**

Recip ID	Recipient Name and Address
db	+ Ronald E. Garrett, 7939 Orlan Place, Verona, PA 15147-1546
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ PAAC Transit Division FCU, 219 Fort Pitt Blvd, 2nd Floor, Pittsburgh, PA 15222-1559
cr	+ Wilkinsburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670065	Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14670070	+ MBM Collections LLC, 3301 McCrady Road, Pittsburgh, PA 15235-5137
14655010	+ Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14700689	+ P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd. 2nd FL, Pittsburgh, PA 15222-1559
14725018	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14725017	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670073	Verizon, PO Box 646, Pleasanton, CA 94566
14745410	WELLS FARGO BANK, NATIONAL ASSOCIATION et.al, OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24, WEST PALM BEACH FL 33416-4605
14670075	+ Wilkinsburg Borough, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670076	+ Wilkinsburg Garbage, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670077	+ Wilkinsburg School District, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 14 2023 08:42:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Nov 14 2023 03:53:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14670066	+ EDI: CCS.COM	Nov 14 2023 08:42:00	Allstate Insurance, Po Box 55126, Boston, MA 02205-5126
14655008	+ EDI: GMACFS.COM	Nov 14 2023 08:42:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14668960	EDI: GMACFS.COM	Nov 14 2023 08:42:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697541	+ Email/Text: ebnjts@grblaw.com		

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		Nov 14 2023 03:53:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14672811	^ MEBN	Nov 14 2023 03:51:04	KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14670069	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 14 2023 03:54:00	Keybank, PO Box 94722, Cleveland, OH 44101-4722
14684982	EDI: AGFINANCE.COM	Nov 14 2023 08:42:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15266199	EDI: LCIPHMMRG	Nov 14 2023 08:42:00	PHH Mortgage Services, Attn Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
14670513	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14670513	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14736599	EDI: Q3G.COM	Nov 14 2023 08:42:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14670072	+ EDI: AGFINANCE.COM	Nov 14 2023 08:42:00	Springleaf Financial Serivces, PO Box 742536, Cincinnati, OH 45274-2536
14674391	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Nov 14 2023 03:53:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14706266	EDI: AIS.COM	Nov 14 2023 08:42:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14655011	Email/Text: vci.bkcy@vwcredit.com	Nov 14 2023 03:54:00	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PHH MORTGAGE CORPORATION
cr		VW Credit, Inc.
cr		Wells Fargo Bank, National Association As Trustee
cr		Wells Fargo Bank, National Association as Trustee
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14655009	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670067	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670068	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670071	*+	Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14670074	*	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 4 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:**

Name	Email Address
Beverly Weiss Manne	on behalf of Creditor Ally Financial bmanne@tuckerlaw.com bewmanne@aol.com jrusnack@tuckerlaw.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jblank@pincuslaw.com, brausch@pincuslaw.com
Lauren M. Lamb	on behalf of Debtor Ronald E. Garrett julie.steidl@steidl-steinberg.com; courtdocs.sands@gmail.com; jsmith@steidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; awerkmeister@steidl-steinberg.com; amattish@steidl-steinberg.com
Maribeth Thomas	on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Neal R. Cramer	on behalf of Creditor PAAC Transit Division FCU nrc@jpilaw.com mgh@jpilaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com
Thomas Song	on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 17